

**UNITED STATES BANKRUPTCY COURT**DISTRICT OF MARYLAND  
NORTHERN DIVISION

In re: YOLANDA X SHARIEF

Case No.: 06-18246-NVA

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ellen W. Cosby, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2006.
- 2) The plan was confirmed on 03/02/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/24/2011.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 12,000.00.
- 10) Amount of unsecured claims discharged without full payment: 14,358.98.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$16,673.00
Less amount refunded to debtor:	\$388.94

<b>NET RECEIPTS:</b>	\$16,284.06
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,750.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,404.75
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$5,154.75
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Attorney fees paid and disclosed by debtor:	\$750.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BANK OF AMERICA	Unsecured	6,916.00	NA	NA	.00	.00
CAPITAL ONE BANK	Unsecured	422.00	NA	NA	.00	.00
DELL FINANCIAL SERVICES INC	Unsecured	668.00	NA	NA	.00	.00
DIRECTOR OF FINANCE	Priority	730.00	358.61	358.61	358.61	.00
DIRECTOR OF FINANCE	Secured	730.00	280.75	280.75	280.75	.00
DISCOVER FINANCIAL SERVICES	Unsecured	3,863.00	NA	NA	.00	.00
ECAST SETTLEMENT CORP	Unsecured	209.00	179.57	179.57	179.57	.00
ECAST SETTLEMENT CORP	Unsecured	265.00	265.47	265.47	265.47	.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	2,084.81	2,084.81	2,084.81	.00
ECAST SETTLEMENT CORPORATION	Unsecured	953.00	953.50	953.50	953.50	.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	245.96	245.96	245.96	.00
HSBC BANK	Unsecured	2,294.00	NA	NA	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
INTERNAL REVENUE SERVICE	Priority	NA	1,989.31	1,989.31	1,989.31	.00
INTERNAL REVENUE SERVICE	Priority	NA	.00	.00	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,069.05	2,069.05	1,873.07	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	.00	.00	.00	.00
MD HOLDINGS LLC	Secured	2,500.00	35,537.65	.00	.00	.00
WELLS FARGO FINANCIAL MARYLAND	Unsecured	1,420.00	1,336.51	1,336.51	1,336.51	.00
WELLS FARGO FINANCIAL MARYLAND	Unsecured	1,767.00	1,561.75	1,561.75	1,561.75	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	280.75	280.75	.00
<b>TOTAL SECURED:</b>	280.75	280.75	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	2,347.92	2,347.92	.00
<b>TOTAL PRIORITY:</b>	2,347.92	2,347.92	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	8,696.62	8,500.64	.00
<b>Disbursements:</b>			
Expenses of Administration:	\$5,154.75		
Disbursements to Creditors:	\$11,129.31		
<b>TOTAL DISBURSEMENTS:</b>			\$16,284.06

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/02/2012By: /s/Ellen W. Cosby

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.